

New Medicare 5-Star Special Enrollment Period

To enroll in a Medicare Part D drug plan or a Medicare Advantage plan, a Medicare beneficiary must be entitled to an enrollment period. In other words, a Medicare beneficiary cannot enroll or disenroll from a Medicare Part D plan or Advantage plan at will. He or she must be entitled to an enrollment period which allows him or her to enroll or disenroll. Every year Medicare has an Annual Enrollment Period. During this time all Medicare beneficiaries have the opportunity to get into a Part D or Advantage plan, switch from a Part D or Advantage plan into a different Part D or Advantage plan or disenroll from a Part D or Advantage plan they are enrolled in. The Annual Enrollment Period runs from October 15 to December 7 of each year.

Now that it is January 2012, does that mean that you have to wait until October 15 2012 to obtain drug and/or health coverage if you missed your chance to enroll during the Annual Enrollment Period?

Not necessarily! The Annual Enrollment Period is not the only enrollment period that is available to Medicare beneficiaries. There are many different enrollment periods, some of which are available to all Medicare beneficiaries, some of which are only available to particular Medicare beneficiaries meeting certain conditions. If you are interested in enrolling in a Part D or Advantage plan prior to October 15 2012, you should contact your local elderly benefit specialist. Depending on your circumstances, you may be eligible for an enrollment period that will allow you to get into a new Part D or Advantage plan.

There is one new Medicare Enrollment Period available for the first time in 2012. This is the 5-Star Special Enrollment Period to Enroll in an PDP, Advantage Plan or Cost Plan With a Plan Performance Rating of Five (5) Stars. Starting with 2012, each year Medicare releases a list of the best performing Part D and Advantage plans. These are plans that have done a good enough job for their enrollees (Medicare beneficiaries like you) that they have been awarded a 5 Star rating (the highest rating) by Medicare.

During 2012 a Medicare beneficiary can enroll once into one of the plans that has been awarded a 5 Star rating. Unfortunately none of the standalone Part D plans available in Wisconsin received a 5 Star rating. However ten Medicare Advantage plans and Cost Plans available in Wisconsin did receive a 5 Star rating. Unfortunately these Advantage and Cost plans are not available in all counties. If you are interested in enrolling in a 5 Star Advantage plan (with or without drug coverage) or a Cost plan (with or without drug coverage) you should contact your local elderly benefit specialist at the Aging and Disability Resource Center by calling 723-6113 or 1-800-514-0066.